

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI

In re: EDWARD M. GUTTING and )  
ANGELA M. HORNSBY UGTTING )  
Debtors ) Case No: 13-61761-13

**MM FINANCE LLC'S RESPONSE TO DEBTORS' MOTION TO AVOID  
JUDICIAL LIEN ON REAL ESTATE**

COMES NOW MM Finance, LLC, by and through its attorney of record and for its Response to Debtors' Motion to Avoid Judicial Lien on Real Estate states as follows:

1. Debtors claim that MM Finance LLC has placed a judicial lien on real property located at 5090 E. Cherry Hills Blvd, Norwood, MO 65809.

2. MM Finance LLC has neither requested, nor placed, such a lien on Debtors' residence.

3. MM Finance LLC obtained a Judgment against Debtor Edward Gutting in Case No. 1331-AC00777 on March 11, 2013.

4. MM Finance LLC filed a Garnishment against Debtor Edward Gutting's wages on or about November 8, 2013.

5. Debtor Edward Gutting filed Bankruptcy with this honorable Court on or about November 21, 2013.

6. MM Finance LLC immediately filed a Partial Release of Garnishment for any funds withheld after November 21, 2013.

7. Debtors' Motion to Avoid Judicial Lien on Real Estate is moot as no such lien has been issued or requested by MM Finance, LLC.

**WHEREFORE**, MM Finance, LLC prays this Court to deny the relief requested by Debtors in their Motion to Avoid Judicial Lien on Real Estate as such Motion is moot

and for such other and further orders as this Court deems just and proper under the circumstances.

Respectfully Submitted,

WISE & ANDERSON, LLC

By: /s/ Julie Anderson  
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**Certificate of Service**

I hereby certify that on January 22, 2014, the foregoing was delivered via e-mail to all necessary parties that are registered to receive electronic filings on ECF, and regular first class, postage prepaid to all necessary parties that are not registered to receive electronic filings on ECF.

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/s/ Julie Anderson